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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assignee's Docket No.: 7204)
Group Art Unit: 2764)
Serial No.: 09/020,699)
Examiner: R. Elmore)
Filing Date: February 9, 1998)
Title: Method and Apparatus for)
Determining the Validity)
of a Data Processing)
Transaction)

CERTIFICATE OF MAILING

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GREGORY A. WELTE

SECOND AMENDMENT UNDER RULE 116

Honorable Commissioner of Patents and Trademarks
Washington, DC 20232

Sir:

IN THE SPECIFICATION:

On page 8, after "identification card." please insert the
following:

-- One form of the invention encompasses a method of
determining validity of a transaction carried out by a user at a
data processing system, the method including the steps of:

- a) receiving a user identification card and a first
entry of data from the user;
- b) checking the first entry of data against a first
stored field of security data;
- c) issuing a message to the user which requests a subset
entry, consisting of less than all characters of a second
stored field of security data, and receiving the subset
entry from the user;